

**Information to identify the case:**

Debtor 1	<b>Theodore Ansell</b>	Social Security number or ITIN	xxx-xx-8909
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>18-20259-GLT</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Theodore Ansell

4/18/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Theodore Ansell  
Debtor

Case No. 18-20259-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 18, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2023:

Recip ID	Recipient Name and Address
db	+ Theodore Ansell, 513 S. 9th Street, Connellsville, PA 15425-2914
cr	+ KeyBank N.A.as S/B/M to First Niagara Bank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
cr	+ Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14763476	+ Citizens Bank/fm, 630 Plaza Dr Ste 150, Highlands Ranch, CO 80129-2750
15040364	+ Connellsville City/Connellsville Area School Distr, C/O Southwest Regional Tax Bureau, One Centennial Way, Scottdale, PA 15683-1741
14763482	+ Gina Ronzio, PO Box 345, Dawson, PA 15428-0345
14766657	+ KeyBank N.A., as S/B/M to First Niagara, NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14763484	+ Keybank Na, 1 Hudson City Ctr, Hudson, NY 12534-2354
14879793	+ Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
14763488	+ The United Federal Cr, 3 Sunset Beach Rd, Morgantown, WV 26508-4431
14814025	+ The United Federal Credit Union, 3 Sunset Beach Rd., Morgantown, WV 26508-4431

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 19 2023 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 18 2023 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 19 2023 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 18 2023 23:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14763475	+ EDI: BANKAMER.COM	Apr 19 2023 03:23:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14805387	+ EDI: BANKAMER2.COM	Apr 19 2023 03:23:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14763479	Email/Text: svlainich@communitybank.tv	Apr 18 2023 23:30:00	Community Bank, Po Box 357, Carmichaels, PA 15320
14763477	+ EDI: WFNNB.COM	Apr 19 2023 03:23:00	Comenity Bank/buckle, Po Box 182789, Columbus, OH 43218-2789
14763478	+ EDI: WFNNB.COM	Apr 19 2023 03:23:00	Comenitycapital/zales, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
14809729	+ Email/Text: svlainich@communitybank.tv	Apr 18 2023 23:30:00	Community Bank, 90 West Chestnut Street, Suite 100, Washington, PA 15301-4524

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User: auto

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14766542	EDI: DISCOVER.COM	Apr 19 2023 03:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14763480	+ EDI: DISCOVER.COM	Apr 19 2023 03:23:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14883374	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 18 2023 23:30:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
14763481	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 18 2023 23:30:00	First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
14809483	EDI: IRS.COM	Apr 19 2023 03:23:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
14763483	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Apr 18 2023 23:30:00	Keybank NA, Key Bank; Attention: Recovery Payment Pr, 4910 Tiedeman Road (Routing Code: 08-01-, Brooklyn, OH 44144-2338
14809484	+ EDI: PENNDEPTREV	Apr 19 2023 03:23:00	PA Department of Revenue, Department 280946, Harrisburg, PA 17128-0001
14809484	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 18 2023 23:30:00	PA Department of Revenue, Department 280946, Harrisburg, PA 17128-0001
14763486	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2023 23:30:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14763485	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2023 23:30:00	PNC Bank, PO Box 1397, Pittsburgh, PA 15230-1397
14864190	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2023 23:30:00	PNC Bank, N.A., Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101
14804798	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2023 23:30:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14772677	+ EDI: RECOVERYCORP.COM	Apr 19 2023 03:26:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14804128	EDI: Q3G.COM	Apr 19 2023 03:23:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14800689	EDI: Q3G.COM	Apr 19 2023 03:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14800686	EDI: Q3G.COM	Apr 19 2023 03:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14763487	+ EDI: RMSC.COM	Apr 19 2023 03:23:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14790870	EDI: USBANKARS.COM	Apr 19 2023 03:26:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis, MO 63166-0108
14763489	EDI: USBANKARS.COM	Apr 19 2023 03:26:00	US Bank/Rms CC, Card Member Services, Po Box 108, St Louis, MO 63166
14790479	EDI: WFFC2	Apr 19 2023 03:23:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
14763490	+ EDI: WFFC2	Apr 19 2023 03:23:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 31

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: auto

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Recip ID	Bypass Reason	Name and Address
cr		Discover Products, Inc.
cr		PNC Bank National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 20, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2023 at the address(es) listed below:**

Name	Email Address
Brett A. Solomon	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Corey J. Sacca	on behalf of Debtor Theodore Ansell csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Garry Alan Masterson	on behalf of Creditor Discover Products Inc. pitecf@weltman.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6